

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK

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In re:

Chapter 7

AMARJIT KAUR SINGH a/k/a  
AMARJIT K. PAWAR,

Case No.: 108-47147-608

Debtor.

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**ORDER DETERMINING NON-CONSENSUAL LIENS FILED AGAINST PROPERTY  
LOCATED AT 930 HEMPSTEAD TURNPIKE, FRANKLIN SQUARE, NEW YORK  
11510, TO BE VOID AS WHOLLY UNSECURED AND RECLASSIFYING  
UNDERLYING CLAIMS AS UNSECURED CLAIMS**

**MOTION HAVING BEEN MADE**, by Richard J. McCord, the Chapter 7 Trustee of the Estate of Amarjit Kaur Singh a/k/a Amarjit K. Pawar (the “Trustee”), by and through his counsel, Certilman Balin Adler & Hyman, LLP, for an Order pursuant to Sections 506(a)(1) and 506(d) of Title 11 of the United States Code (the “Bankruptcy Code”) and Bankruptcy Rule 3012 (a) determining that the non-consensual judicial liens held by (i) Chase Manhattan Bank (JP Morgan Chase) in the amount of \$27,502.77 (ii) Citicorp, N.A. in the amount of \$7,108.70 (iii) Arrow Financial Services, LLC in the amount of \$9,085.74, totaling \$43,697.21 (collectively, the “Avoided Liens”), against the Debtor’s non-residential real property located at 930 Hempstead Turnpike, Franklin Square, New York 11510, are void as they are wholly unsecured; (b) reclassifying the claims underlying the Avoided Liens as unsecured claims against the Chapter 7 Estate and directing the holders of the Avoided Liens to file proofs of claim within thirty (30) days from the entry of an Order resolving this motion; and, (c) for such other, further and different relief as this Court deems just, proper and equitable; and a hearing having been held on September 17, 2009; and the Court having found that the Notice of the Motion is sufficient; and no objections having been filed; and just cause for said relief having been established; and after due deliberation, it is hereby

**ORDERED**, that the non-consensual lien held by Chase Manhattan Bank (JP Morgan Chase), in the amount of \$27,502.77, against the Debtor's non-residential real property located at 930 Hempstead Turnpike, Franklin Square, New York 11510, be and it hereby is void and the underlying claim is reclassified as an unsecured claim; and it is further

**ORDERED**, that the non-consensual lien held by Citicorp, N.A., in the amount of \$7,108.70, against the Debtor's non-residential real property located at 930 Hempstead Turnpike, Franklin Square, New York 11510, be and it hereby is void and the underlying claim is reclassified as an unsecured claim; and it is further

**ORDERED**, that the non-consensual lien held by Arrow Financial Services, LLC, in the amount of \$9,085.74, against the Debtor's non-residential real property located at 930 Hempstead Turnpike, Franklin Square, New York 11510, be and it hereby is void and the underlying claim is reclassified as an unsecured claim; and it is further

**ORDERED**, that Chase Manhattan Bank (JP Morgan Chase), Citicorp, N.A. and Arrow Financial Services, LLC are directed to file proofs of claim within thirty (30) days from the entry of this Order.

Dated: Brooklyn, New York  
~~September~~ \_\_\_\_, 2009  
October 2,

/s/Carla E. Craig  
HONORABLE CARLA E. CRAIG  
CHIEF UNITED STATES BANKRUPTCY JUDGE